

CLAIMS

1. A system for sending a video message and transferring funds, comprising

a local station where a sender initiates a transaction including recording a video message and placing an order to transfer funds to a beneficiary at a remote destination,

a call center that takes the order and identifies the transaction to enable the beneficiary to redeem the video message and funds at the remote destination, and

a storage station at which the video message is storage for subsequent delivery to the beneficiary.

2. The system of Claim 1 where the storage station is linked by a computer network to the remote destination.

3. The system of Claim 1 where the transaction is identified by a code that is provided to the sender.

4. The system of Claim 1 where the call center is linked to the local station by a telephone with an automatic dialer.

5. A system for sending a video message and transferring funds, comprising

a local station where a sender initiates a transaction including recording a video message and placing an order to transfer funds to a beneficiary at a remote destination, said transaction being identified by a code that is provided to the sender,

a call center that takes the order and identifies the transaction to

1 enable the beneficiary to redeem the video message and funds at the
2 remote destination, said call center being linked to the local station by
3 a telephone with an automatic dialer, and

4 a storage station at which the video message is storage for
5 subsequent delivery to the beneficiary, said storage station being
6 linked by a computer network to the remote destination.

7
8 6. A system for sending a video message and transferring funds,
9 comprising

10 a local station where a sender initiates a transaction including
11 recording a video message and placing an order to transfer funds to a
12 beneficiary at a remote destination,

13 said local station including

14 (i) a telephone linked to a call center that takes the
15 order and provides the sender with a code identifying the
16 transaction and

17 (ii) recording equipment that records the video
18 message, said recording equipment being activated at the
19 time the order is placed to record the video message of the
20 sender, and

21 a storage station to which the video message is transmitted for
22 storage, said storage station being linked to the remote destination to
23 subsequently forward the stored video message to the remote
24 destination upon presentation of the code.

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26 7. The system according to Claim 6 where the telephone includes a
27 headset that normally is positioned to disconnect the telephone and
28 the call center and is manually moved into a call position when a call is
29 initiated to activate an automatic dialer that connects the sender to the

1 call center.

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3 8. The system according to Claim 7 where the recording equipment
4 is capable of recording both a visual image and an audio message and
5 includes a camera, a microphone, and an indicator that is turned on
6 when the recording equipment is activated.

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8 9. The system of Claim 8 where a local agent manages the local
9 station and receives a commission for the transaction, said system
10 including a computer having a memory storing (i) information
11 concerning said transaction, (ii) the code identifying said transaction,
12 and (iii) the local agent.

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14 10. The system according to Claim 9 where the code is provided to
15 the sender at the time the order is placed to identify the transaction
16 and the local agent credited with the commission.

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18 11. The system according to Claim 9 where a receipt is provided at
19 the local station for approval by the sender.

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21 12. The system according to Claim 11 where said receipt states the
22 amount of the funds transferred, the exchange rate, name of the
23 beneficiary, the remote destination, and the code identifying the
24 transaction.

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26 13. The system according to Claim 6 where the code enables the
27 video message to be tracked.

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29 14. The system according to Claim 6 where the video message is

1 transmitted to the storage station via a computer network.

2
3 15. The system according to Claim 6 where the video message is
4 transmitted to the remote destination via a computer network.

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6 16. The system according to Claim 6 where the video message is
7 recorded on a media that is sent via mail to the remote destination.

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9 17. A system for sending a video message and transferring funds,
10 comprising

11 a local station managed by a local agent where a sender conducts
12 a transaction including recording a video message and placing an
13 order to transfer funds to a beneficiary at a remote destination,

14 said local station including an enclosure where the video
15 message is recorded having

16 (i) a telephone, including a headset, linked by an automatic
17 dialer to a call center that takes the order to transfer funds to the
18 beneficiary at a remote destination, and

19 (ii) recording equipment to record the video message, said
20 recording equipment including a camera, a microphone, and an
21 indicator that is activated when the recording equipment has
22 been turned on,

23 said recording equipment, including the indicator, being turned
24 on after the transaction has been initiated and the sender has been
25 instructed to look at the camera, hang up the headset, and speak into
26 the microphone, and

27 a storage station to which the video message is transmitted for
28 storage, said storage station being linked to the remote destination to
29 enable the stored video message to be subsequently forwarded to said

1 remote destination where the beneficiary redeems the funds and video
2 message.

3
4 18. The system according to Claim 17 where the video message is
5 transmitted to the storage station via a computer network.

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7 19. The system according to Claim 17 where the video message is
8 transmitted to the remote destination via a computer network.

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10 20. The system according to Claim 17 where the video message is
11 recorded on a media that is sent via mail to the remote destination.

12
13 21. The system according to Claim 17 including a computer having a
14 memory, said computer programmed to store in the memory (i)
15 amount of funds being transmitted by the sender and (ii) a code
16 identifying the transaction.

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18 22. The system according to Claim 21 where the code is provided at
19 the time the transaction is initiated and identifies the video message
20 and the local agent in order to credit the local agent with a commission
21 and enable the beneficiary to redeem the funds at the remote
22 destination.

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24 23. The system according to Claim 22 where the recording
25 equipment is activated after the code is provided.

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27 24. The system according to Claim 17 where a receipt is provided at
28 the local station for approval by the sender.

1 25. The system according to Claim 24 where said receipt states the
2 amount of the funds transferred, the exchange rate, name of the
3 beneficiary, the remote destination, and the code identifying the
4 transaction.

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6 26. The system according to Claim 21 where said code enables the
7 video message to be tracked.

8
9 27. A method where a sender sends a video message and transfers
10 funds to a beneficiary at a remote destination, said method comprising
11 the steps of

12 (a) initiating at a local station a transaction including recording a
13 video message and placing an order to transfer funds to the beneficiary
14 at the remote destination,

15 (b) recording at said local station the video message of the
16 sender, and

17 (c) sending the video message to the remote destination to be
18 redeemed by the beneficiary at the time the beneficiary redeems the
19 funds upon the beneficiary providing acceptable identification.

20
21 28. The method according to Claim 27 where the transaction is
22 identified by a code assigned to the transaction with the recording of
23 the video message, said code serving as the acceptable identification.

24
25 29. A method where a sender sends a video message and transfers
26 funds to a beneficiary at a remote destination, said method comprising
27 the steps of

28 (a) initiating at a local station a transaction including recording a
29 video message and placing an order to transfer funds to the beneficiary

1 at the remote destination,

2 (b) recording at said local station the video message of the
3 sender,

4 (c) transmitting the video message for storage to a remote storage
5 station,

6 (d) identifying the transaction, including the amount of funds
7 being transferred and the video message, with a code,

8 (e) transmitting the code to the beneficiary, and

9 (f) subsequently forwarding the stored video message from the
10 storage station to the remote destination upon presentation of the
11 code.

12
13 30. The method according to Claim 29 where a local agent manages
14 the local station and receives a commission for an order.

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16 31. The method according to Claim 30 where the code is provided to
17 the sender at the time the order is placed to identify the transaction
18 and the local agent credited with the commission.

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20 32. The method according to Claim 31 where a receipt is provided at
21 the local station for approval by the sender.

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23 33. The method according to Claim 32 where said receipt states the
24 amount of the funds transferred, the exchange rate, name of the
25 beneficiary, the remote destination, and the code identifying the
26 transaction.

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28 34. The method according to Claim 29 where a call center takes the
29 order from the sender, said call center being linked by a telephone to

1 the local station.

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3 35. The method according to Claim 34 where the local station
4 includes recording equipment that is activated by an operator at the
5 call center at the time the order is placed to record the video message
6 of the sender.

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8 36. The method according to Claim 35 where the recording
9 equipment is capable of recording both a visual image and an audio
10 message and includes a camera, a microphone, and an indicator that is
11 turned on when the recording equipment is activated by the operator.

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13 37. The method according to Claim 34 where the telephone includes
14 a headset that normally is positioned to disconnect the telephone and
15 the call center and is manually moved into a call position when a call is
16 initiated to activate an automatic dialer that connects the sender to the
17 call center.

18
19 38. A method where a sender sends a video message and transfers
20 funds to a beneficiary at a remote destination, said method comprising
21 the steps of

22 (a) providing an enclosure at a local station managed by a local
23 agent, said sender recording the video message at the local station and
24 said enclosure having

25 (i) a telephone, including a headset, linked by an automatic
26 dialer to a call center, and

27 (ii) recording equipment to record the video message, said
28 recording equipment including a camera, a microphone, and an
29 indicator,

1 (b) an operator at the call center taking an order from the sender
2 to transfer funds to the beneficiary at the remote destination,

3 (c) said operator, after the order is taken, activating said
4 indicator and instructing the sender to look at the camera, hang up the
5 headset, and speak into the microphone,

6 (d) transmitting the video message to a storage station,

7 (e) after storing in said storage station, forwarding the video
8 message to a remote agent at said remote destination, and

9 (f) giving the video message and the funds to the beneficiary
10 upon the beneficiary providing acceptable identification.

11
12 39. The method according to Claim 38 where the sender picks up the
13 headset to activate the automatic dialer to connect the sender with the
14 operator at the call center to conduct a live conversation with the
15 operator.

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17 40. The method according to Claim 38 where the identity of the local
18 agent is obtained to credit the order to said local agent.

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20 41. The method according to Claim 38 where the operator obtains
21 from the sender the identity of the beneficiary and the identity of the
22 sender.

23
24 42. The method according to Claim 38 where the operator activates
25 the camera.

26
27 43. The method according to Claim 38 where the operator authorizes
28 the following:

29 (a) the generation of a receipt with the information about the

order, said receipt being sent to the local agent and sender for approval,

(b) the generation of a code that identifies the order, the origin of the order, and facilitates tracking of the video message.

44. The method according to Claim 38 where the sender provides the beneficiary with the code for redeeming the funds and video message upon presentation at the remote destination.

45. An apparatus for sending a video message and transferring funds, comprising

means for establishing a local station where a sender initiates a transaction including recording a video message and placing an order to transfer funds to a beneficiary at a remote destination,

means for taking the order and identifying the transaction with a code to enable the beneficiary to redeem the video message and funds at the remote destination, and

means for storing the video message for subsequent delivery to the beneficiary.

46. The apparatus according to Claim 45 where the storage means is linked by a computer network to the remote destination.

48. The apparatus according to Claim 46 where the means establishing the local station is linked by a computer network to the means for taking the order and identifying the transaction with a code.

49. A station where a sender sends a video message and places an order to transfers funds to a beneficiary at a remote destination, said

1 station comprising

2 an enclosure providing a zone for the sender to record the video
3 message, said enclosure including

4 (i) a telephone having a headset, said telephone linked by
5 an automatic dialer to a call center, and

6 (ii) recording equipment to record the video message, said
7 recording equipment including a camera, a microphone, and an
8 indicator to notify the sender when the recording equipment has
9 been activated.

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11 50. The station according to Claim 49 where the call center controls
12 the activation of the indicator and the recording equipment.

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14 51. The station according to Claim 49 where the recorded video
15 message is transmitted a computer network to a storage station.

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17 52. The station according to Claim 49 where the enclosure has at
18 least one open side to provided for the sender access to the zone.

19
20 53. A station where a sender sends a video message and places an
21 order to transfers funds to a beneficiary at a remote destination, said
22 station comprising

23 an enclosure providing a zone for the sender to record the video
24 message and having at least one open side to provided for the sender
25 access to the zone, said enclosure including

26 recording equipment to record the video message, said
27 recording equipment including a camera, a microphone, and an
28 indicator to notify the sender when the recording equipment has
29 been activated,

1 a computer network that links the recording equipment to a
2 storage station and transmits a recorded video message via said
3 computer network to the storage station, and

4 a telephone having a headset, said telephone linked by an
5 automatic dialer to a call center controls the activation of the
6 indicator.
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